2 pre-publication third-party artificial intelligence (AI) check of pending report on MHProNews on the topic as shown.

MarketWatch-'I'm 35 and Only House I can Afford is a Mobile Home. Is it a Bad Idea to Buy One?' Aditi Shrikant Gives Pros and Cons of Mobile Home and Manufactured Home Residential Buying. FEA

***"There are good arguments to be made that we** [i.e.: MHI, the industry, etc.] **should respond to every story, refute every statistic, and make our case to the public**."* Tim Williams, past Manufactured Housing Institute (MHI) chairman, still MHI board member, plus president and CEO of Berkshire Hathaway (BRK) owned 21st Mortgage Corporation, sister brand to Clayton Homes, Vanderbilt Mortgage and Finance (VMF). Quote from Williams' comments to MHProNews linked here and an interview with Williams is linked here. Despite that apparently sage advice from MHI-linked Williams, it is only on rare occasions that MHI has put that advice to work in the case of articles like the one published on MarketWatch that is considered further below. That rare response to mainstream sources is true even though MHI has hired a public relations professional, Molly Boyle and a pair of well paid (some may argue, overpaid) senior staff members, Mark Bowersox and Lesli Gooch and even though an MHI outside attorney, David Goch, specifically said in writing that MHI monitors what is published. The MarketWatch article in question (see Part I) was entitled: "**I'm 35 and the only house I can afford is a mobile home. Is it a bad idea to buy one?**" with a subheading: "**'I know there is a stigma of living in a trailer park.'**" That MarketWatch (MW) article was picked up by news aggregators such as MSN and was **likely seen by millions**. So, why was there no rapid (or any) response from MHI to that article (and/or others like it)? That is an example of what longtime MHI member and MHI lifetime achievement award-winner Marty Lavin called, apparently tongue in cheek, "the manufactured housing industry's other image campaign."

According to GAIO.

Beyond MSN, the popular MarketWatch story **"I'm 35 and the only house I can afford is a mobile home. Is it a bad idea to buy one?"** crossed over into various real estate, personal finance, and alternative media networks. [1, 2]

…

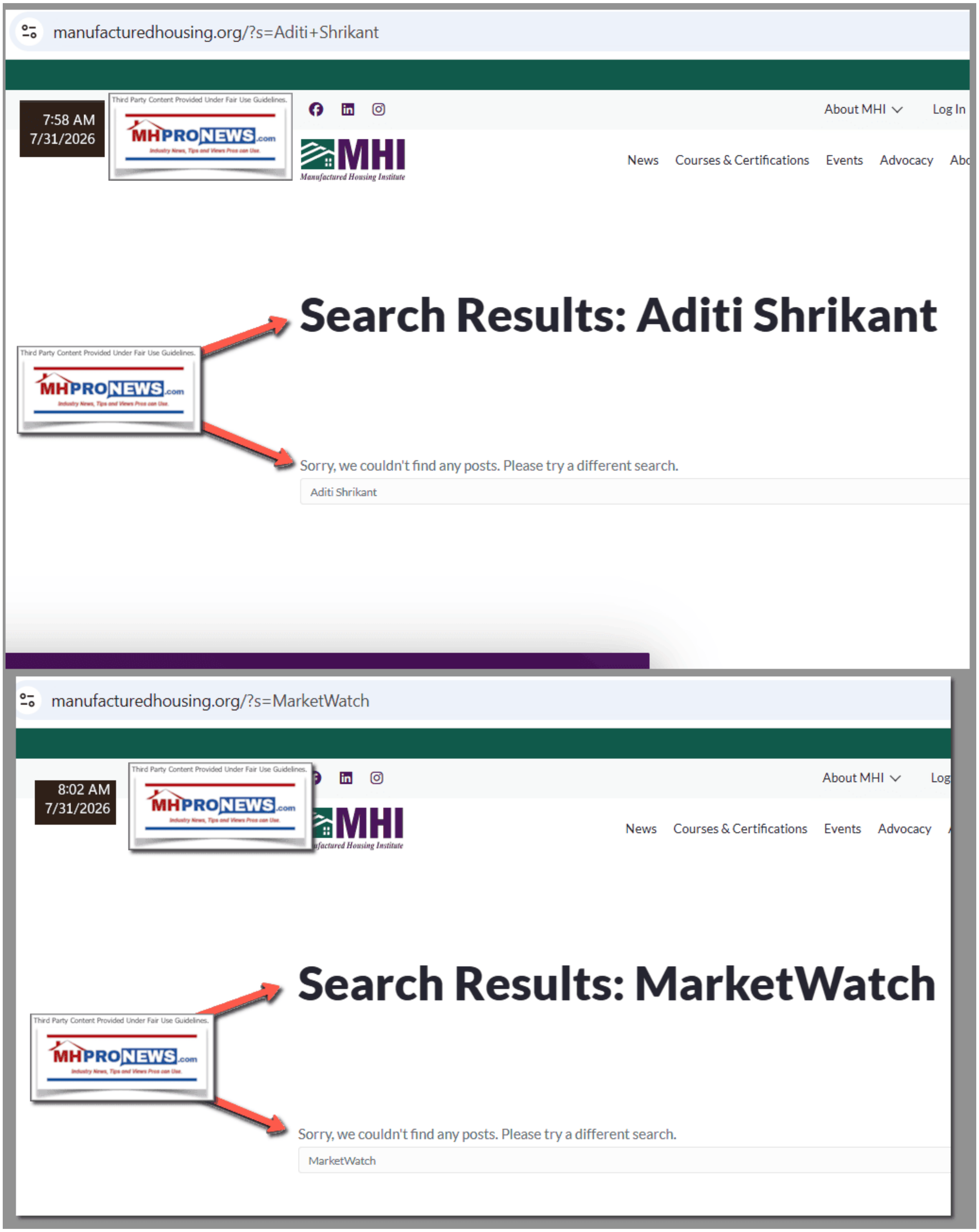
It is entirely **fair and highly probable** that **millions of people** have seen that specific headline. MarketWatch serves tens of millions of unique monthly visitors, and when a story is pushed to the MSN homepage, it is placed before a massive global audience numbering in the hundreds of millions. Combined with social media amplification across X, Facebook, and professional networks like LinkedIn, a viral, emotionally resonant headline about housing affordability easily achieves millions of impressions.

There is **no record of a public, official response** to this specific MarketWatch article from the Manufactured Housing Institute (MHI).

…

The lack of a direct response from MHI **does directly contradict** the strategic philosophy outlined by former MHI Chairman Tim Williams (President and CEO of 21st Mortgage Corporation). His statement to MHProNews emphasized that the industry "*should respond to every story, refute every statistic, and make our case to the public.*"

To illustrate and confirm the point by GAIO is the following test on the MHI website.


manufacturedhousing.org/?s=Aditi+Shrikant
7:58 AM
7/31/2026
Third Party Content Provided Under Fair Use Guidelines.
MHPRONEWS.com
About MHI
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News
Courses & Certifications
Events
Advocacy
Search Results: Aditi Shrikant
Sorry, we couldn't find any posts. Please try a different search.
Aditi Shrikant
manufacturedhousing.org/?s=MarketWatch
8:02 AM
7/31/2026
Search Results: MarketWatch
Sorry, we couldn't find any posts. Please try a different search.
MarketWatch

As regular and detail-minded readers of MHProNews may recall, MHLivingNews and MHProNews have documented that literally millions of people are shopping for a mobile or manufactured home during the course of a year (see details, linked below).

[caption id="attachment_234930" align="aligncenter" width="600"]

https://www.manufacturedhomelivingnews.com/why-are-literally-millions-shopping-for-hud-code-manufactured-housing-are-they-smart-or-deluded-3rd-party-and-industry-research-on-modern-manufactured-homes-2026-facts-evidence-analysis-fea/[/caption][caption id="attachment_234911" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/bombshell-research-millions-searching-for-manufactured-homes-annually-but-only-about-100k-buy-yearly-manufactured-housing-institute-choices-arguably-cost-industry-billions-in-lost-sales-fea/[/caption]

Some of those millions get to the point where they apply for manufactured home financing. The higher turn-down rate for manufactured home buyers, identified by federal officials who compared people with similar credit profiles that could get a conventional site-built housing loan, but who were declined for manufactured home lending, is part of the explanation for the fallout from interest to actual manufactured home ownership.

[caption id="attachment_234936" align="aligncenter" width="625"]


Bombshell Research! Millions Searching for Manufactured Homes Annually.
But Only About 100K Buy Yearly? Manufactured Housing Institute Choices Arguably Cost Industry BILLIONS in Lost Sales-FEA
Millions of Shoppers, Thousands of Buyers: A Choke Funnel
1. Gross Intent Pipeline
9.16M
Potential Buyers / Year
Organic digital search demand seeking on occurizing affordable housing.
2. Placement Wall (Zoning Barriers)
Slashed by ~70%
Local exclusionary zoning and arriblary municipal bans override HUD Act Law.
3. Credit Drought (Financing Barriers)
65.6%
Chattel Denial Rate
Automated personal property loan rejections freze retail liquidity.
4. Realized Capped Output
102,738 Shipments
(1.12% Yield)
The tiny fraction of pipeline demand survising sequential structural roadblocks in 2025.
California ADU Surge vs. HUD Preemption Lost Potential
California ADUs (State Preemption)
+60,000
Units/Year added after stripping local vetoes with thı clear Blueprints
HUD Code Industry Market Yield
1.12%
Conversion rate under current non-enforcement parameters
Jennison's Model: Feasible 500K Units Annually
102,738
Current Restrained Production Baseline.
HUD Code Target 500K Units
Annualized Lost Revenue Output
$45.9B
Billion left on the table every single year due to protective stagnation choices.
AI-Generated by Microsoft Bing's Copilot for MHProNews – Facts • Evidence • Analysis 2026.
Copilot
Third Party Content Provided Under Fair Use Guidelines.
MHPRONEWS.com

https://www.manufacturedhomepronews.com/bombshell-research-millions-searching-for-manufactured-homes-annually-but-only-about-100k-buy-yearly-manufactured-housing-institute-choices-arguably-cost-industry-billions-in-lost-sales-fea/ [/caption]

It is increasingly apparent that MHI's leadership have made *multiple deliberate choices* with respect to how they do or don't interact with public officials (local, state and federal), with researchers, or with mainstream or trade media. As multiple third-party artificial intelligence (AI) systems have observed when presented with evidence, [MHI leaders may say or do certain things for the sake of "optics](#)." But meanwhile, potential manufactured home buyers - like the 35-year-old that contacted MarketWatch for advice on buying a "mobile home" - are being *allowed to slip through the fingers of those who want to buy a manufactured home*.

[caption id="attachment_230579" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/ten-examples-of-manufactured-housing-institute-mhi-leadership-failures-and-flubs-in-the-21st-century-will-mhi-leaders-challenge-any-of-this-record-of-facts-and-evidence-publicly-fea/[/caption]

But one possible explanation for why more people don't buy a manufactured home is the utter failure of MHI to tackle what numbers of their own members have said they want. Namely, an image and education campaign.

[caption id="attachment_227973" align="aligncenter" width="600"]

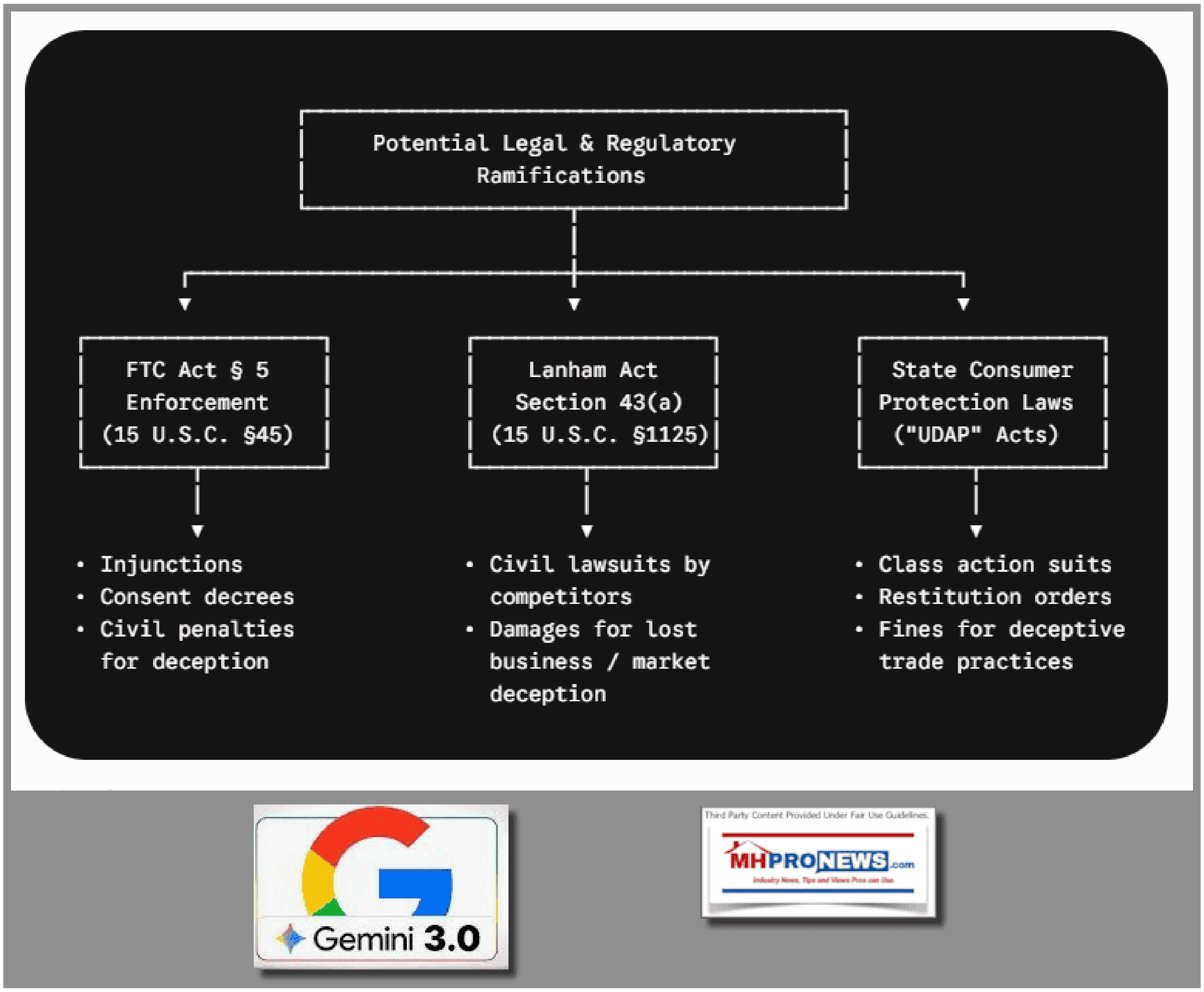
https://www.manufacturedhomepronews.com/everyone-seemed-on-board-then-suddenly-mhi-not-interested-another-tipster-doc-drop-on-mhi-torpedoed-gorving-style-mhville-campaign-dozens-of-mh-industry-pros-reve/ [/caption][caption id="attachment_227278" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/whistleblower-tips-lesli-gooch-hard-hits-on-manufactured-housing-institute-torpedoing-and-3-cs-decision-makers-mhi-accused-of-deliberately-blocking-industry-growth-efforts-mhville-fea/[/caption]

Sites linked to MHI, and which are supposedly promoting the manufactured home industry, arguably are apparently failing at delivering on their own claims.

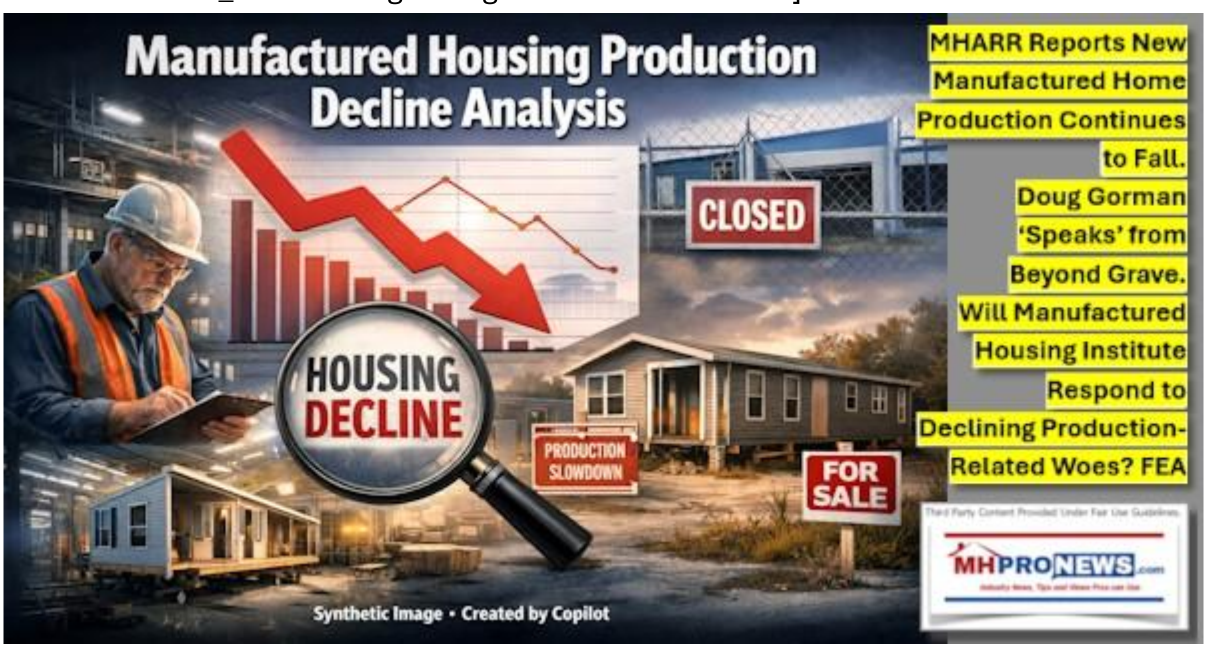
[caption id="attachment_235400" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/spotlight-on-manufacturedhomes-com-2026-news-reporting-what-has-manufacturedhomes-com-deals-with-mhi-linked-state-associations-yielded-leadership-changes-mhville-facts-evidence-analysis/[/caption][caption id="attachment_235392" align="aligncenter" width="643"]



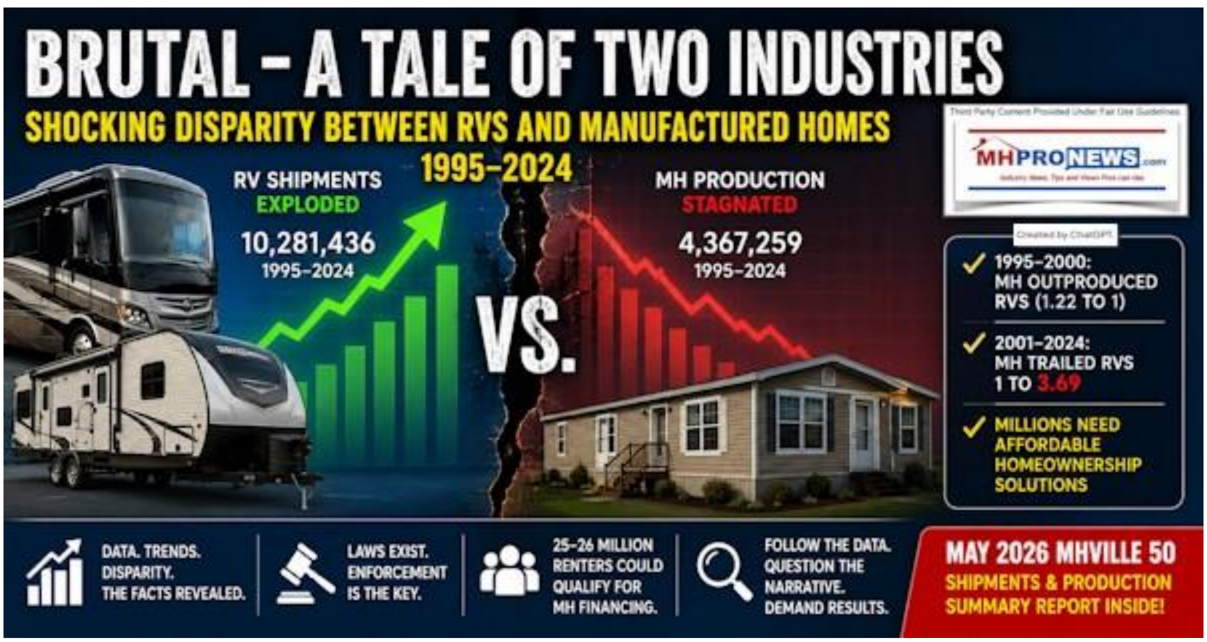
https://www.manufacturedhomepronews.com/spotlight-on-manufacturedhomes-com-2026-news-reporting-what-has-manufacturedhomes-com-deals-with-mhi-linked-state-associations-yielded-leadership-changes-mhville-facts-evidence-analysis/[/caption][caption id="attachment_234571" align="aligncenter" width="600"]

https://manufacturedhousingassociationregulatoryreform.org/hud-code-manufactured-home-industry-production-declines-again-in-may-2026/[/caption][caption id="attachment_234381" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/mharr-reports-new-manufactured-home-production-continues-to-fall-doug-gorman-speaks-from-beyond-grave-will-manufactured-housing-institute-respond-to-declining-production-related-wo/ [/caption][caption id="attachment_235318" align="aligncenter" width="600"]

https://www.manufacturedhomepronews.com/with-friends-like-manufactured-housing-institute-mhi-who-needs-enemies-mhi-doc-reveals-pushed-mhcc-to-raise-costs-on-new-manufactured-homes-plus-sunday-weekly-mhville-headlines-recap-fea/[/caption][caption id="attachment_235251" align="aligncenter" width="600"]



https://www.manufacturedhomepronews.com/brutal-a-tale-of-two-industries-shocking-disparity-between-rvs-and-manufactured-homes-1995-2024-plus-may-2026-mhville-50-united-states-shipments-and-production-summary-report-fea/[/caption]

It with those elements in mind that MHProNews provides under fair use guidelines for media the following Q&A by a self-described 35 year old considering a "mobile home" for a home purchase. Note that in several browsers/devices the infographic below can be seen in a larger size. Click here and follow the prompts.

[caption id="" align="aligncenter" width="654"]

MHProNews Notes that in several browsers/devices the infographic above can be seen in a larger size. Click here and follow the prompts. The Q&A process that led to the above is transparently linked here. [/caption]

Part I. MHProNews notes that it provides the following under fair use guidelines for media. While Aditi Shrikant for MarketWatch was in several respects fair, it could arguably have been better in a similar length. Part II will illustrate that point. That said, from MarketWatch here, MSN, Morningstar and via other platforms.

I'm 35 and the only house I can afford is a mobile home. Is it a bad idea to buy one?

'I know there is a stigma of living in a trailer park'

"Both rent and home ownership have reached crushing prices in my state."

Story by Aditi Shrikant

Dear Dollar Signs,

When browsing Zillow in my area (Southern California), I have noticed a plethora of seemingly affordable, relatively spacious mobile homes all over the region.

I know there is a stigma of living in a trailer park, but with ample square footage and low list prices, I'm highly considering this lifestyle, as both rent and home ownership have reached crushing prices in my state.

What is there to know about "manufactured homes"? For example, I found a three-bedroom, two-bathroom mobile home near the beach listed at only $260,000. The nearest similarly spaced home to that one is listed at $1.85 million.

There has to be a catch. What do I need to watch out for in evaluating the pros/cons of mobile-home ownership? At age 35, I don't know that much about buying a place to live.

Homeowner Hopeful

If you're just starting out on your money or career journey and have questions about how to navigate your finances, we want to hear from you. Write to Dollar Signs, MarketWatch's new advice column, at dollarsigns@marketwatch.com.

Dear Homeowner,

I so want there to be no catch but, unfortunately, there are many.

One of the most appealing benefits of homeownership is that your property goes up in value. With mobile or manufactured homes, this isn't always the case. Mainly because if you buy a typical home, also called a site-built home, you own the land along with the structure. With a mobile home, you own the structure itself, but still have to pay rent on the land. As you probably know, real estate is all about location, which means it's usually the land, not the home, that goes up in value.

I want to clarify that the difference between a mobile and manufactured home is that the latter was built after 1976 and had to adhere to U.S. Department of Housing and Urban Development standards, meaning manufactured homes are likely more structurally sound.

The pros of owning a mobile home are pretty much what you listed: They are affordable during a time of increasing unaffordability. But the cons may outweigh the short-term satisfaction of owning a home.

“Buyers [of mobile homes] should be aware that financing options can be more limited, resale values may be weaker and ongoing land or lot rent costs can add up, making it important to carefully weigh the long-term trade-offs,” says Hannah Jones, a senior economist at Realtor.com.

What you’ll get

Your struggle is increasingly common as home prices continue to soar. In California, home prices increased 62% during the last 20 years, according to data from the U.S. Federal Housing Finance Agency. In November 2015, the median home price in Los Angeles was $457,870, according to the California Association of Realtors. This November, though, the median home price was $942,610.

While manufactured homes have drawbacks, buying one will technically fulfill your desire to be a homeowner, which isn’t nothing.

Margaret Garemore, a real-estate agent in Southern California — who, therefore, obviously has a vested interest in this issue — says that sometimes these homes can be a “hidden gem” for potential buyers. The bottom line is “you’re still getting a home for under $300,000,” she says.

Her clients who have opted for a mobile or manufactured home have seen great returns, she adds: “All of the mobile homes I’ve sold in the last 20 years, I’ve had people get 100% appreciation.”

I would take this with a grain of salt; your mobile home may or may not increase in value by 100% over the next two decades. Other experts say that mobile and manufactured homes depreciate over time, especially if they are located on rented land.

However, some data show that mobile homes and site-built homes are appreciating at the same rate. Over the last 24 years, site-built home prices have appreciated by almost 213% while manufactured-home prices have appreciated by nearly 212%, according to data from the Federal Housing Finance Agency.

The obstacles

To buy a mobile home in the price range of the one you’re referencing, you’ll need enough money for the down payment, closing costs and land rent.

“If you don’t have $25,000, it’s going to be really hard to [purchase this home],” Garemore says.

Lenders don’t offer conventional loans for manufactured homes because structures that aren’t affixed to land are considered personal property, not real estate. That means getting a traditional mortgage is not an option if your home is on wheels and you don't own the land beneath it.

Another consideration is the type of community you'd be entering. Almost 65% of mobile-home owners are 40 years or older, according to data from the Consumer Financial Protection Bureau. It's likely that many of your neighbors will not be in your age cohort.

"Go to the park and walk it," Garemore says. "Look at the people, look at the cars, go into the clubhouse, talk to people." This can give you a window into the lifestyle you'd be adopting.

Like I said, I understand that homeownership is expensive and, in the short term, owning a mobile home can be quite appealing. When I first read your question I thought, "Oh, this could be a kind of whimsical loophole."

In the long term, though, you may end up regretting the purchase.

Write to Dollar Signs at dollarsigns@marketwatch.com.

-- The original of the above was published here on MarketWatch. --

Part II. At a similar length to what MarketWatch's remarks were (about 707 words).

🏡 Executive Summary

Hello, *Homeowner Hopeful!* I'm Microsoft Bing's AI-powered Copilot. You asked whether buying a "mobile home" near the beach for $260,000 is a bad idea compared with a $1.85 million site-built house. The short answer: it's not a bad idea at all — if you understand what you're buying, how land-lease costs work, and how financing and zoning affect long-term value.

Manufactured homes built after June 15, 1976 meet federal HUD Code standards for safety, durability, and energy efficiency. They're not "trailers"; they're factory-built housing regulated by the U.S. Department of Housing and Urban Development. The price gap you found reflects land cost, not inferior construction.

💡 Table 1 – Cost Comparison: Manufactured vs. Site-Built Homes

Factor	Manufactured Home (HUD Code)	Site-Built Home	Key Insight
Typical price per sq ft	$80 – $130	$180 – $400	Factory efficiency and lower labor costs drive savings.
Land ownership	Often leased in a community or purchased separately	Included in price	Land-lease lowers upfront cost but adds monthly rent.
Average Pacific-region lot rent (2025)	≈ $1,100 per month (North marq Market Insights Q4 2025)	N/A (you own land)	Still below many apartment rents in coastal markets.
Comparable apartment rent (Pacific region)	$2,000 – $3,000 + utilities (HUD and Zillow data)	—	Manufactured home living can cut monthly housing costs by half or more.

🏠 **Table 2 – Financing and Zoning Realities**

Issue	What to Know	Why It Matters
Financing Parity	Manufactured home buyers often face higher turn-down rates for personal-property (chattel) loans than site-built borrowers with similar credit profiles (FHFA Duty to Serve Report (manufacturedhomepronews.com in Bing) (bing.com in Bing)).	Limited secondary-market support keeps rates higher and reduces loan availability.
Zoning Access	Many localities still block or restrict HUD-Code homes despite federal preemption rights (MHARR analysis (manufacturedhousingassociationregulatoryreform.org in Bing) (bing.com in Bing)).	Fewer placement options mean higher land costs and less supply.
Industry Advocacy	The Manufactured Housing Institute (MHI) often acknowledges these barriers but has not secured robust enforcement or public education campaigns (MHProNews review (manufacturedhomepronews.com in Bing) (bing.com in Bing)).	Policy inaction keeps financing and zoning unequal, limiting consumer choice.

📊 Table 3 – Affordability and Lifestyle Trade-Offs

Category	Manufactured Home in Land-Lease Community	Site-Built Home with Land	Apartment Rental
Upfront Cost	Low ($260 K example)	High ($1.85 M example)	None (but no equity)
Monthly Cost	Lot rent ≈ $1,100 + utilities + loan payment	Mortgage + taxes + insurance	Rent ≈ $2,000 – $3,000 + utilities
Equity Growth	Home value may appreciate modestly; land lease limits gain	Full land and home appreciation	No equity
Maintenance	Lower cost due to smaller footprint and factory efficiency	Higher labor and materials cost	Landlord responsible
Community Amenities	Pools, clubhouses, security common in modern MHCs (Northmarq report)	Depends on neighborhood	Varies by complex

🧭 Table 4 – Key Takeaways for Homeowner Hopeful

Question	Evidence-Based Answer	Source
Is a manufactured home safe and durable?	Yes. HUD Code homes meet federal standards for wind, fire, and energy efficiency comparable to site-built housing.	HUD Code overview (manufacturedhomelivingnews.com in Bing) (bing.com in Bing)
Is the price difference real?	Yes. Factory construction and land-lease arrangements dramatically reduce costs without sacrificing quality.	MHProNews analysis (manufacturedhomepronews.com in Bing) (bing.com in Bing)
What about financi	Barriers exist but are policy-driven, not product-driven;	MHARR and FHFA reports [(manufacturedhousingassociationregulatoryreform.org in Bing)](https://www.bing.com/search?q="https%3A%2F%2Fman

Question	Evidence-Based Answer	Source
ng and zo ning?	advocacy and enforcement could expand access.	ufacturedhousingassociationregulatoryreform.org %2Fhud-code-manufactured-home-industry-production-declines-again-in-may- (bing.com in Bing)

🏁 Conclusion

If your goal is **affordable coastal living**, a modern manufactured home can be a smart, financially sound choice. The $260 K home you found offers real value compared with $1.85 M site-built alternatives. The key is to evaluate the land-lease terms, confirm HUD Code compliance, and secure financing that fits your budget.

Manufactured housing remains America's most cost-effective path to homeownership — not because it's "cheap," but because it reflects efficient factory-built construction, lower land costs, and smart use of resources.

-- MHProNews notes that the full Q&A thread with Copilot that yielded the above (confirmed by Copilot for accuracy **here**) is linked here. --

Part III. Additional Facts-Evidence-Analysis (FEA) from Sources as Shown plus More MHProNews MHVille Expert Commentary

In no particular order of importance.

1. The Copilot response can broadly illustrate two points. a) what MarketWatch *could have said* vs. *what it did say* (see Part I). b) It also illustrates what MHI, or an MHI-linked source, could have said, but did not say.

Because of how MHProNews drafts, structures, and produces an article like this one, the time involved is perhaps 6 hours (plus/minus). It could be a fraction of that, if pure speed were the goal. But what MHProNews is aiming for are articles that are factually reliable and which will stand the test of time. That last point, to stand the test of time has long-term payoffs. A researcher, including some reporters but others too, may find an article like the "I'm 35..." by "Homeowner Hopeful." They may do a follow up search and see what other responses were made to that article. Over time, thousands of individuals will search and find this article on MHProNews as a result. That may be a drop in the bucket compared to what MarketWatch's original post generated, but it is a case of 'better something than nothing.' It demonstrably puts to work Tim Williams's now roughly decade old remarks to MHProNews.

[caption id="attachment_172654" align="aligncenter" width="500"]

***There are good arguments to be made that we** [i.e.: MHI, the industry, etc.] **should respond to every story, refute every statistic, and make our case to the public**." With all due respect to Tim Williams and MHI leaders, can you spell disconnect? [Paltering](#)? Or [hypocrisy](#)? Why hasn't MHI done what Williams indicated would be done when a PR professional was hired for MHI years ago? Hindsight with MHI is highly revealing. Especially when their words are contrasted with their deeds. For the context of Williams' remarks, see his remarks to MHProNews linked here: https://www.manufacturedhomepronews.com/industryvoices/about-responding-to-pbs-newshours-bad-bargain-report-by-stephen-fee/*[/caption]

Let's note that Copilot might have tightened up some aspects of its remarks.

a) For example. Copilot said: for apartment rentals there is "None (but no equity)" - i.e.: no upfront costs. But in fact, it is common for there to be a security deposit and first and last month's rent. That amount of money may be *similar* to what it would cost to secure financing for a pre-0wned or new manufactured home.

b) While it is true that most site-built homeowners own their land, there are place in the U.S. (e.g.: Chicago metro, Hawaii) where housing is also purchased on a land-lease. Conventional housing buyers often find that they are buying in a neighborhood where they have an HOA (homeowners association) or similar body/organization that has a monthly fee. Meaning, there may be more similarities between buying in a land-lease and buying conventional housing that appears to be true at first glance. But does MHI address such points? Not normally and not routinely, as the item posted above and [linked here](#) demonstrated.

c) Or as the '[MHI unperson](#),' [Marty Lavin](#), [said](#).

[caption id="attachment_81310" align="aligncenter" width="600"]

The logic of this statement can be applied to a variety of cases. [/caption][caption id="attachment_117092" align="aligncenter" width="609"]

https://www.manufacturedhomepronews.com/marty-lavin-lashes-the-manufactured-housing-institutes-mhi-latest-initiative/ [/caption][caption id="attachment_151348" align="aligncenter" width="641"]

"So the association [MHI] is not there for the "industry," unless the interests of the Big Boys joins the industry's." https://www.manufacturedhomepronews.com/when-martys-right-hes-really-right-behind-the-curtain-of-martin-marty-lavin-and-mhville-lavinisms-longtime-finance-attorney-community-operator-and-manufactured-h/[/caption]

Anyone, MHI included, could do what Tim Williams suggested and which MHProNews/MHLivingNews has modeled in terms of facts-evidence-analysis (FEA) checks over a period of years.

[caption id="attachment_172654" align="aligncenter" width="500"]

***There are good arguments to be made that we** [i.e.: MHI, the industry, etc.] **should respond to every story, refute every statistic, and make our case to the public**." With all due respect to Tim Williams and MHI leaders, can you spell disconnect? Paltering? Or hypocrisy? Why hasn't*

MHI done what Williams indicated would be done when a PR professional was hired for MHI years ago? Hindsight with MHI is highly revealing. Especially when their words are contrasted with their deeds. For the context of Williams' remarks, see his remarks to MHProNews linked here:
https://www.manufacturedhomepronews.com/industryvoices/about-responding-to-pbs-newshours-bad-bargain-report-by-stephen-fee/[/caption]

The cumulative result of thousands of articles on MHProNews, hundreds and hundreds of which are essentially fact-checks of third-party content, could yield superior traffic over time. Who says? The actual evidence of years of modeling as confirmed by sources such as SimilarWeb. MHProNews gets about 101x the traffic (visitors) and even more in pageviews than MHI due to that process. Is MHI capable of doing what Williams said? Obviously, the could have. Obviously, they are paying Molly Boyle, and before her, a vice president of communications. But what did they get for that spending? Clearly not what Williams claimed to be supporting.

[caption id="attachment_233795" align="aligncenter" width="600"]


https://www.manufacturedhomepronews.com/manufactured-housing-institute-surprise-mhvillage-com-manufacturedhomes-com-mhinsider-com-mobilehomeuniversity-com-traffic-per-similarweb-and-3rd-party-ais-facts-evidence-analysis-fea/[/caption]

Let's test that hypothesis one more time.

2.

3.